UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA WILKES BARRE DIVISION

In re: TEYON BARRY
TYWANDA T REUBEN

Debtor(s)

\$ Case No. 5:21-bk-00292

\$

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/15/2021.
- 2) The plan was confirmed on 07/02/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on $\frac{11}{04}$ 2021.
- 5) The case was dismissed on 01/03/2022.
- 6) Number of months from filing or conversion to last payment: $\underline{5}$.
- 7) Number of months case was pending: <u>10</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 7,337.21 Total paid by or on behalf of the debtor(s) \$ 0.00 Less amount refunded to debtor(s)

\$ 7,337.21 **NET RECEIPTS**

Expenses of Administration:

\$ 3,000.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 522.72 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,522.72

\$ 1,000.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TIMOTHY B. FISHER, II, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	13,428.61	13,428.61	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	26,334.68	26,334.68	0.00	0.00
COMMONWEALTH OF	Pri	0.00	3,297.00	3,050.32	3,050.32	0.00
COMMONWEALTH OF	Uns	0.00	3,297.00	246.68	0.00	0.00
CARVANA LLC	Sec	18,960.51	18,960.51	0.00	0.00	0.00
DISCOVER	Uns	1,163.00	1,216.16	1,216.16	0.00	0.00
CAPITAL ONE BANK	Uns	825.00	825.56	825.56	0.00	0.00
CAPITAL ONE BANK	Uns	591.00	676.65	676.65	0.00	0.00
CHASE BANK USA	Uns	0.00	7,325.92	7,325.92	0.00	0.00
CHASE BANK USA	Uns	0.00	1,454.62	1,454.62	0.00	0.00
EMERGENCY PHYSICIAN ASSOC OF	Uns	0.00	229.80	229.80	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	580.18	580.18	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Sec	0.00	12,365.94	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,038.89	1,038.89	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,372.85	1,372.85	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	205.49	205.49	0.00	0.00
FLAGSTAR BANK	Sec	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Pri	2,000.00	NA	NA	0.00	0.00
FLAGSTAR BANK	Sec	346,085.00	355,571.00	77,835.86	764.17	0.00
WESTLAKE FINANCIAL SVCS	Sec	12,366.00	NA	NA	0.00	0.00
AES/SUNTRUST BANK	Pri	814.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELNET	Pri	39,736.00	NA	NA	0.00	0.00
AFFIRM, INC	Uns	140.00	NA	NA	0.00	0.00
BLINK FITNESS CORPORATION	Uns	134.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	661.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	2,082.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	580.00	NA	NA	0.00	0.00
JPMCB CARD	Uns	8,549.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	93.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 77,835.86	\$ 764.17	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 77,835.86	\$ 764.17	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,050.32	\$ 3,050.32	\$ 0.00
TOTAL PRIORITY:	\$ 3,050.32	\$ 3,050.32	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 54,936.09	\$ 0.00	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 3,522.72 \$ 3,814.49
TOTAL DISBURSEMENTS:	\$ 7,337.21

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/05/2022 By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.